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ENHANCEMENT OF E-SERVICE QUALITY, WORD OF MOUTH, AND CORPORATE IMAGE TOWARDS THE USE OF MOBILE BANKING IN INDONESIAN SHARIA BANK KENDARI BRANCH, INDONESIA

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ABSTRACT

This study is to examine and analyze empirically the effect of E-Service Quality, Word Of Mouth and Corporate Image on Customer Decisions in Using Mobile Banking at Bank Syariah Indonesia Kendari Branch. This research is an explanatory research that aims to explain the causal relationship between variables using a quantitative approach. The population and sample in this study were customers using Mobile Banking at Bank Syariah Indonesia Kendari Branch totaling 138 people. The analytical method to answer the hypothesis in this study is the Multiple Regression method (multiple regression analysis) which measures the intensity of two variables, namely the independent variable and the dependent variable. The results showed that E-Service Quality, Word Of Mouth and Corporate Image had a positive and significant effect, then simultaneously and partially also had a positive and significant effect on Customer Decisions in using Mobile Banking at Bank Syariah Indonesia Kendari Branch. In conclusion, there is a positive and significant effect simultaneously (simultaneously) on Customer Decisions in using Mobile Banking at Bank Syariah Indonesia Kendari Branch. It is expected that Bank Syariah Indonesia Kendari Branch will further improve Service Quality, especially in Mobile Banking which is provided in order to produce a good view of customers so as to produce a quality image for the company.

KEY WORDS

E-service quality, word of mouth, corporate image, customer decision.

Currently technology in Indonesia has experienced rapid development. The main goal of current technological developments is to make it easier for people to do work or activities quickly and easily. According to Duta (2011: 18), the benefits of information technology are the benefits expected by users of information technology in carrying out their duties. The measurement of these benefits is based on the frequency of use and the diversity or variety of applications being run.

According to Lidya Widyarini (2005: 9) with the current technological developments it not only makes it easier for the community, but also for business people to really feel the impact of these technological developments. One of the business people who feel the convenience due to technology is banking. In connection with the development of information technology, it allows everyone to easily carry out banking transactions, this provides an opportunity for the banking world to move forward by providing better service to its customers, namely not only offering speed in conducting transactions but also convenience and comfort for customers to conduct financial and non-financial transactions online without requiring customers to come and queue at the bank or ATM.

Bank Syariah Indonesia, Kendari Branch, Southeast Sulawesi Province is a Sharia-based financial institution which provides services that are expected to have good service quality. However, several phenomena found several problems based on observations made by researchers, namely (1) The use of E-Service Quality Mobile Banking has not been fully mastered and used by some customers at Bank Syariah Indonesia Kendari Branch, (2) Word of Mouth regarding Mobile Banking have not been able to make customers interested in using the Mobile banking feature provided by Bank Syariah Indonesia (BSI). (3) Corporate image is one of the issues regarding the use of Mobile Banking; this is after the rampant



occurrence of fraud by Mobile banking users who often receive notifications asking for bank account details from someone acting on behalf of the Bank itself. This mode often works for some Mobile Banking users, which traps many customers and can affect the image of the company itself.

Based on the phenomena described above, the main theory (grand theory) which forms the basis for measuring and studying the relationship between the variables of this study is the theory of E-CRM (Electronic Customer Relationship Marketing). CRM that is implemented electronically using web browsers, the internet, and other electronic media such as email, call centers, and personalization. E-CRM is also called E-service (Turban, 2004: 148). E-CRM (Electronic Customer Relationship Management) is a technique for companies that are carried out online to strengthen the relationship between the company and its customers. This aims to increase customer satisfaction and gain loyalty from consumers (Warington et al 2007). E-CRM has a definition of using digital communication technology to maximize customer sales and encourage the use of online services (Chaffet, 2011).

Despite this, the evidence gathered from previous researchers yielded mixed and contradictory findings in both developed and developing countries, the majority of empirical studies supporting positive and negative influences. Based on the research gap and the gap phenomenon, this needs to be re-examined. BSI Mobile is a Bank Syariah Indonesia mobile banking facility for its customers. BSI Mobile has access to customer savings accounts so that they can be used to make various online transactions.

LITERATURE REVIEW

Based on the literature review, the theoretical basis for developing this research model is the theory of E-CRM, Electronic Customer Relationship Marketing. is CRM that is implemented electronically using a web browser, the internet, and other electronic media such as email, call centers, and personalization. E-CRM is also called E-service (Turban, 2004: 148). E-CRM (Electronic Customer Relationship Management) is a technique for companies that are carried out online to strengthen the relationship between the company and its customers. This aims to increase customer satisfaction and gain loyalty from consumers (Warington et al 2007). E-CRM has a definition of using digital communication technology to maximize customer sales and encourage the use of online services (Chaffet, 2011).

According to Rowley (2006) Electronic Services are defined as "deeds, efforts or performances whose delivery is mediated by information technology. This definition reflects the three main components of service providers, service recipients, and service channels, namely technology. Whereas in terms of service quality, according to Kotler (2008) is "Quality is the totality of features and characteristics of a product or service that bear on its ability stated needs". That is, quality is the overall properties and characteristics of a product and service, based on its ability to express satisfaction or need indirectly. The conclusion from the definition above is that the overall characteristics and characteristics of a product are built on two main factors, namely the consumer's perception of the service they receive with the expected service and the level or extent of the discrepancy between consumer expectations and the service they receive.

Electronic service (electronic service) is a very generic term, usually referring to the provision of services via the internet, so that electronic services can also include internet commerce, may also include non-commercial (online) services, which are usually provided by the government. The use of electronic equipment in providing services has a very extraordinary impact, because with the help of electronic equipment, services can be carried out in a way that is much faster, more efficient and more accurate. Thus customers will be very satisfied.

This electronic service has long been implemented in banking services with SMS banking, internet banking and mobile banking services. Banking services through electronic media, or hereinafter referred to as electronic banking, are services that enable bank customers to obtain information, communicate, and carry out banking transactions via



electronic media. Banks provide electronic banking services or widely known as e-banking to meet the needs of conducting banking transactions, apart from those available at branch offices and ATMs. By using e-banking, customers no longer need to waste time queuing at bank offices or ATMs. Because, nowadays many banking transactions can be done anywhere and anytime easily and practically through electronic networks, such as the internet, mobile phones, and telephones. For example, transferring funds between accounts and between banks, paying bills, purchasing top-up credit, or checking account mutations and balances

Communication not only connects consumers with producers but also connects consumers with their social environment, namely marketing communications originating from companies and originating from consumers. Every activity to achieve its goals must go through a process or commonly called a network model, as well as word of mouth also has a network model that shows the relationship between individuals with one another (Mowen and Minor (2002: 182). In relation to word of mouth, Kotler and Keller (2013: 6) state that personal communication channels in speech or word of mouth can be an effective promotion method because they are generally conveyed from consumers by consumers and for consumers, so that satisfied consumers can become advertising media for companies. Customers have real expectations, when they first decide to buy, a customer starts interacting with service and goods providers and discovers the technical and functional qualities of the services/goods offered (Wilson, 2001). Word of mouth can be think of it as a free promotion and also bring good results to the bar provider ang/services, because word of mouth marketing is more trusted by consumers after seeing the results that have been obtained by them and also other consumers who have experienced the product/service. Word of mouth measurement in this study uses several dimensions that can be explained according to Sernovitz (2012).

Corporate image is defined as the perception of the organization which is reflected in the customer's memory. Where in the service marketing literature it is identified as an important factor in the overall evaluation of a company's services, as a function of accumulated purchasing experience over time (Hasan, 2010: 102). Gonroos (1990) in Jasfar (2009: 184) defines corporate image as a representation of consumer ratings, both potential and disappointed consumers, including other groups related to the company such as suppliers, agents and investors. According to Steinmetz in Sutojo (2004:1), for companies, image can be interpreted as the public's perception of company identity. Where the public perception in question is consumers, customers, bank creditors, investors, supplier companies, competing companies, employees, prospective job applicants or private and government agencies. Corporate image measurement in this study uses several dimensions that can be explained according to (Sutojo, 2004:42).

The decision to use a product or service provided by the marketer rests entirely with the consumer. In most people, consumer buying behavior is often initiated and influenced by many stimuli from other environments, both in the form of marketing stimuli and stimuli from other environments. The stimulus is then processed (processed) within himself, according to his personal characteristics, before finally making a purchase decision. The consumer's personal characteristics that are used to process these stimuli are very complex, and one of them is the consumer's motivation to buy. In addition, Suwarman (2011) states that a decision is the selection of an action from two or more alternative choices. A consumer who wants to make a choice must have an alternative choice. While the purchase is when the consumer has decided on the chosen alternative and made a purchase. Thus it can be seen that the decision is the result of a process that leads to the selection of an action among several alternative options available systematically to be used as a way of solving problems.

Hypothesis:

- H1: E-Service Quality, Word Of Mouth and Corporate Image simultaneously influence Customer Decisions to Use Mobile Banking;
- H2: E-Service Quality has a partially significant effect on Customer Decisions in Using Mobile banking;



- H3: Word Of Mouth partially has a significant effect on Customer Decisions in Using Mobile Banking;
- H4: Corporate image partially has a significant effect on customer decisions in using mobile banking.

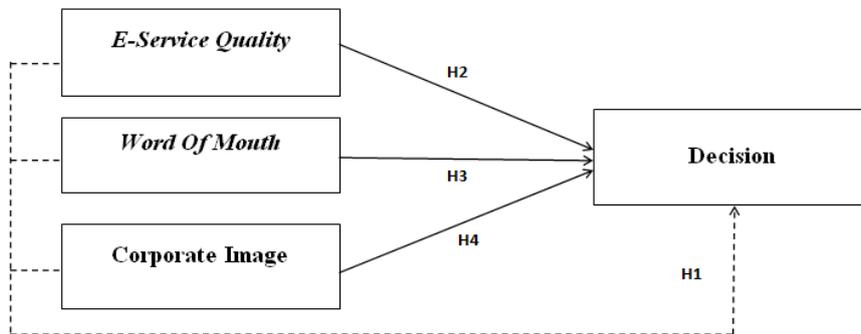


Figure 1 – Conceptual Framework Model

METHODS OF RESEARCH

The population in this study is not counted so that the population is referred to as infinite where all customers using Mobile Banking at Bank Syariah Indonesia Silondae 1, Bank Syariah Silondae 2, Bank Syariah Indonesia KC Mandonga, and Bank Syariah Indonesia MT. Haryono Kendari branch With reference to Roscoe's theory, the sample in this study was 138 people. The data collection technique used in this study was a questionnaire via Google form and documentation. In an effort to manage data and draw conclusions, the researchers used the SPSS program version 23.00 for Windows. This analysis is used to determine the effect of the independent variables on the dependent variable. The data analysis method used in this study is descriptive analysis and inferential statistics, namely multiple linear regressions

RESULTS AND DISCUSSION

In order to be able to answer the problems in this study, namely the influence of E-Service Quality, Word of Mouth and Corporate Image on Customer Decisions both partially and simultaneously, a multivariate regression analysis was carried out. The results of the multivariate regression are presented in the following table:

Table 1 – Multivariate Regression Analysis Results

Influence Between Variables	Standardized Coefficient	t-value	Sig.t	Results
<i>E-Service Quality</i> → <i>Customer Decision</i>	0.357	3,212	0.002	received
<i>Word of Mouth</i> → <i>Customer Decision</i>	0.012	0,096	0.923	rejected
<i>Corporate Image</i> → <i>Customer Decision</i>	0.490	4,358	0.000	received
R: 0.830 Rsquare: 0.688	F _{value} : 98.678 Sign. F: 0.000 n: 138			

Source: Processed data from SPSS 23.00.

Based on the test results, it can be proven that the F-test results obtained a value (F-value) of 98,678 and a significant value of 0,000 $\alpha = 0.05$. These results show that E-Service Quality, Word of Mouth and Corporate Image simultaneously influence customer decisions in using Mobile banking at the Kendari branch of Bank Syariah Indonesia, so that the hypothesis in this study can be accepted. Furthermore, it can be proven by the value of the coefficient of determination (R²) of 0.688, meaning that the diversity of E-Service Quality, Word Of Mouth and Corporate Image variables on Customer Decisions in using Bank Syariah Indonesia Mobile banking Kendari branch can be explained by a model of 68.8



percent and the rest 31.2 percent is explained by other variables not included in this study. So it can be concluded that the value of the coefficient of determination (R^2) of this research model has good accuracy or accuracy of the model. Variable Corporate image is the variable that has the biggest role in influencing customer decisions to use mobile banking facilities. Image is a very decisive thing in the banking business because this industry is very dependent on the trust business as a place for people to save money or carries out their financial transaction activities.

Based on the results of the first study conducted, it was stated that E-service Quality on customer decisions proved to have a positive and significant effect. The relationship between E-service Quality and customer decisions at Bank Syariah Indonesia Kendari branch influence each other. The positive meaning of the results of this study proves that any increase in E-Service Quality will directly increase customer decisions in using mobile banking provided by Bank Syariah Indonesia Kendari branch, while the significant meaning is that indicators of the E-Service Quality variable greatly determine changes in customer decisions in using BSI mobile banking. Changes in improving E-service Quality as reflected through the identification of web Usability, Security, Information Quality, access, Reliability, flexibility, Responsiveness, Trust, and personalization have a positive and significant contribution to customer decisions in using BSI Mobile Banking as reflected through aspects of excellence, promotion and system support characteristics that are always considered so that it is even better for Mobile Banking provided by Bank Syariah Indonesia Kendari Branch. Thus the results of this study can prove that good implementation of E-Service Quality can make a positive and significant contribution to increasing customer decisions in using BSI mobile banking. Therefore, customers will basically feel comfortable and have a sense of pleasure when they experience quality E-service quality according to what is desired so that they can increase customer decisions in using the provided mobile banking.

The findings above are supported by the theory of Electronic service quality in the use of m-banking which can be seen from the completeness of the available features. Wayckof in Tjiptono (2007) explains that the quality of bank services is the level of excellence expected by customers and control over the level of excellence expected by customers and control over the level of excellence to fulfill customer desires, in other words there are 2 main factors that affect the quality of bank services, namely customers (Expectation) and bank performance perceived by customers (performance). The test results obtained in this study are in line with the results of research conducted by previous researchers by Mohammad Ihsan (2020), Amelia Paramitha (2018), Cantika Puspa Firdausya (2018), Endah Kusmartiyah (2020), Yudhi Kurniawan (2020), Ade Sarwita (2017), Edy Suprpto (2020), Munawwar Thoharuddin (2020), and Muhammad Fajar Fahrudin (2015) found that Service Quality has a significant effect on Decisions. However, it is different or contradictory to the research results of Siti Rohana (2019) and Maisur (2015) that E-Service Quality has no significant effect on customer decisions. The discrepancy or contradiction in the results of the research is caused by differences in location and research object.

Based on the results of the research conducted, it states that word of mouth has no effect on customer decisions. Thus the results of this study can be said that good word of mouth from customers who have used BSI mobile banking at the Kendari branch given to prospective customers who use mobile banking cannot make a significant contribution to increasing customer decisions in using mobile banking. The results of this study reflect that good Word of Mouth as measured by five indicators namely, Talkers, Topics, Tools, Taking Part, and Tracking does not make a significant contribution to improving Customer Decisions. Thus it can be interpreted that changes to increase or decrease in Word Of Mouth do not have an impact or influence on the Customer's Decision. The low role of Word of Mouth does not even significantly affect customers' decisions to use mobile banking, based on the characteristics of respondents where the majority (64%) of their customers obtains information due to sales promotion activities from BSI. In addition, the large proportion of young customers (91.3% aged between 20-35 years) who usually use the internet to access



fast and accurate information also supports why the word of mouth variable plays little role in influencing customer decisions.

The findings above are not in line with Word of mouth theory according to Lovelock, (2011) which is word of mouth, recommendations from other customers are usually considered more trustworthy than promotional activities originating from the company and can greatly influence other people's decisions to use (or avoid) a service. The test results obtained in this study are not in line with the results of research conducted by Alva Rembon (2017), Senny Handayani Suarsa (2020), Iknesya Rahma Finanda (2017), and Budi Prasetyo (2019) found that word of mouth has a significant effect on decision. The results of research that are in line with this research are from Nani (2017) and Seira Aryatilandi (2020) that Word of Mouth has no significant effect on customer decisions.

Based on the results of the first study conducted, it was stated that corporate image on customer decisions proved to have a positive and significant effect. The relationship between corporate image and the customer's decision to use mobile banking at Bank Syariah Indonesia Kendari branch influences each other positively and significantly. The positive meaning of the results of this study proves that any increase in corporate image will directly increase customer decisions in using mobile banking provided by Bank Syariah Indonesia Kendari branch, while the significant meaning is that indicators of the corporate image variable greatly determine changes in customer decisions in using BSI mobile banking. . Changes in improving the corporate image are reflected through the identification of exclusive images, innovative images, and affordable price images that have a positive and significant contribution to the customer's decision to use BSI Mobile Banking, which is reflected through the characteristics of excellence, promotions and system support which are always considered to make it even better for Mobile Banking provided by Bank Syariah Indonesia Kendari Branch. Thus the results of this study can prove that the implementation of a good corporate image can make a positive and significant contribution to increasing customer decisions in using BSI mobile banking. Therefore customers will basically feel comfortable and have a sense of trust and interest when using quality mobile banking according to what they want so that they can increase customer decisions in using the provided mobile banking. The test results obtained in this study are in line with the results of research conducted by Putu Krisna Govinda (2020), Rosa Lesmana (2017), Jainudin Lagautu (2019), Arif Fakhruddin (2019), and Desma Erica Maryati Manik (2018) found that Corporate image has a significant effect on decisions. However, it is different or contradictory to the research results of Melisa Elizabeth Brigita (2014) that corporate image has no significant effect on customer decisions.

Some of the research limitations that can be taken into consideration by future researchers are:

- The accuracy and honesty of the respondents in answering the questionnaire statements, so as not to rule out the possibility that there are answers that do not represent the actual situation so that this can affect the research results;
- Several customers and bank employees who used BSI Mobile banking delayed filling in the questionnaires that had been given at research locations, namely at Bank Syariah Indonesia Silondae 1, Bank Syariah Indonesia Silondae 2, Bank Syariah Indonesia KC Mandonga, and Bank Syariah Indonesia MT, Haryono. On the grounds that they are complying with health protocols during the current pandemic;
- The difficulty of accessing the bank is due to the increasing prevalence of Covid-19, so researchers are limited by the time it takes to distribute questionnaires to customers who use mobile banking, so researchers are also advised not to be too dominant in distributing questionnaires at bank locations but to look for customers who use mobile banking at locations. Directed location.

CONCLUSION

There is a positive and significant influence of the E-Service Quality variable on the Customer's Decision to use Mobile Banking. this proves that the better the implementation of



E-Service Quality, the customer's decision to use Mobile Banking will significantly increase. There is no positive and significant influence of the word of mouth variable on the customer's decision to use mobile banking. These results prove that Word Of Mouth reflected through Talkers, Topics, Tools, Taking Part, and Tracking does not increase the desires of BSI mobile banking users, so customers can decide to use BSI mobile banking if the information obtained through Word of Mouth is correct. -really good and reliable. There is a positive and significant influence of the Corporate Image variable on the Customer's Decision to use Mobile Banking. meaning that by paying attention to the good name and image that is owned by a bank, it will influence the selection of customers in deciding to make purchases and use the facilities that have been provided. There is a positive and significant influence of the E-Service Quality, Word of Mouth and Corporate Image variables simultaneously on the Customer's decision to use Mobile Banking. This result means that the higher the quality of the electronic services provided, the more customer decisions will increase.

In an effort to increase customer decisions in using Mobile Banking through Word Of Mouth it has not been implemented, in this case Bank Syariah Indonesia needs to improve the Quality of Mobile Banking Services and Corporate Image regarding m-banking so that it can cause other people to tell positive things about what they feel from what they get from mobile banking in order to attract customers to decide to use the mobile banking facilities provided. For further research it is expected to be able to expand the population and sample and further researchers are expected to be able to develop this research by involving other variables that have not been included in this research model. The research results can be used for the development of knowledge in Marketing Management and Electronic Customer Relationship Marketing Theory, especially for E-Service quality, Word of Mouth, and Corporate Image on Decisions to use mobile banking

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